



Commission de Surveillance
du Secteur Financier

**Certificate of Approval of a Prospectus pursuant to Prospectus Regulation (EU)
2017/1129 of the European Parliament and of the Council
Certificate Reference C-028396-CoA-01**

To:

Financial Supervision Authority (Estonia)
Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) (Germany)
The Financial and Capital Market Commission (FKTK) (Latvia)
Bank of Lithuania (Lithuania)

From:

Commission de Surveillance du Secteur Financier

We hereby certify that the Prospectus detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 01 March 2023.

Name of Issuer(s):

IuteCredit Finance S.à r.l.

LEI:

2221005B3DQGM4INWF57

Registered Office(s):

Luxembourg, Grand Duchy of Luxembourg

Type of Securities (if applicable):

Up to EUR 50,000,000
11 % Senior Secured Bonds 2021/2026
International Securities Identification Number (ISIN): XS2378483494
Common Code: 237848349

National Prospectus Identifier: C-028396

(References to the annexes of Regulation 2019/980 used):

6, 14, 21, 22

Name of the Guarantor(s) (if any):

AS IuteCredit Europe
IuteCredit Albania SH.A

LEI of the Guarantor(s) (if any):

52990040ZC8FL1781027
894500DEJR8AOXOS4Y44



Commission de Surveillance
du Secteur Financier

Attachment(s):

- 1) Prospectus
 - 2) Estonian translation of the summary
- German translation of the summary
Latvian translation of the summary
Lithuanian translation of the summary

Luxembourg, 1 March 2023
For and on behalf of the Commission de
Surveillance du Secteur Financier
Signed: